

IN THE CLAIMS

Please amend the claims as follows:

1-7. (Cancelled)

8. (Currently Amended) A method for municipalities and school districts to select and make an investment with ~~banks or~~ financial institutions via an internet website, said method comprising:

a) the municipalities and school districts advertising the amount and term of the investments they want to make;

b) the ~~banks and~~ financial institutions bidding for the advertised investments during a bidding period, the bidding including indicating a rate of return;

c) during the bidding period, automatically ranking bids according to rate of return;

d) during the bidding period making the ranking knowable to all bidding financial institutions;

e) after the bidding period has ended, automatically ranking bids according to rate of return;

e) f) after the bidding period has ended, the municipalities and school districts selecting ~~banks and~~ at least one financial institutions institution based at least in part on the bids; and

d) ~~g)~~ the municipalities and school districts making the investments with the selected ~~banks and financial institutions~~ institution.

9-11. (Cancelled)

12. (Currently Amended) The method according to Claim 8 wherein:

said step of making the investments includes, in order, notifying the selected ~~banks or financial institutions~~, receiving signed acknowledgments from the selected ~~banks or financial institutions~~ institution, and transferring funds to the selected ~~banks or financial institutions~~ institution.

13. (Cancelled)

14. (Currently Amended) The method according to claim [13] 8, wherein:

said web site is a secure web site ~~and~~ with which municipalities, school districts, ~~banks~~ and financial institutions must register to participate.

15-19. (Cancelled)

20. (Currently Amended) A system for ~~an investor~~ municipalities and school districts to select and make an investment with ~~an investee~~ at least one financial institution, said system comprising:

a secure server coupled to the Internet, said secure server including

a) means for receiving investment information from the ~~investor~~ municipalities and school districts, said investment information including the amount and term of the investment;

b) means for advertising at least some of the investment information via the Internet;

c) means for accepting bids for the advertised investment from ~~investees~~ via financial institutions via the Internet during a bidding period, the bids including a rate of return; and

d) means for displaying the bids via the Internet to the ~~investor~~ municipalities and school districts;

e) means for automatically ranking bids according to rate of return;

f) means for making the ranking knowable via the Internet to all bidding financial institutions during the bidding period;

g) means for receiving a bid selection from the municipalities and school districts via the Internet; and

h) means for notifying the financial institutions via the Internet of the bid selection.

21-23. (Cancelled)